

# Payment Integrity Scorecard

**Program or Activity**  
Federal Retirement Services

**Reporting Period**  
Q3 2026

**FY 2025 Overpayment Amount (\$M)\***

**\$265**

\*Estimate based a sampling time frame starting 10/2024 and ending 9/2025

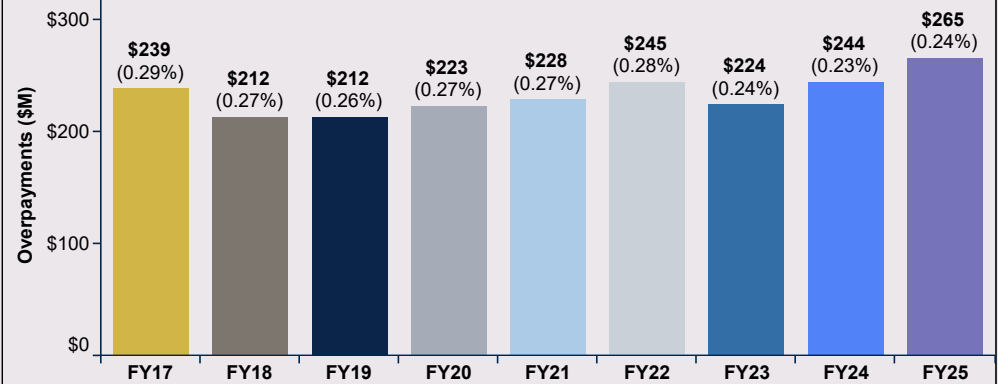


**OPM**  
Federal Retirement Services

## **Brief Program Description & summary of overpayment causes and barriers to prevention:**

RS provides Federal employees, retirees and their families with benefits that offer choice, value, and quality to be a competitive employer. Eligible retirees and survivors generally receive recurring monthly benefits. The status of an annuitant may change and result in a change to the benefits due. Life event changes may occur (i.e. a death, marriage, termination of a marriage, child eligibility, or earnings limitations). A known barrier is reliance on self-reporting by annuitants and on other sources. Delayed or the absence of reporting can result in improper payments. To mitigate improper payments, RS conducts various surveys and matches. An additional barrier is the legacy system doesn't provide the needed granularity for root cause.

## **Historical Payment Rate and Amount (\$M) (Overpayment as Percentage of Total Outlays)**



## **Discussion of Actions Taken in the Preceding Quarter and Actions Planned in the Following Quarter to Prevent Overpayments**

Retirement Services (RS) continuously responds to inquiries involving alleged fraud and data integrity breaches to prevent improper payments, including overpayments. This work includes the Do Not Pay (DNP) project. RS conducted a monthly data review of nationally reported annuitant deaths through the DNP portal, which included reported deaths from the Department of State, Department of Defense, American Infosome Probate, American Infosome Obituary, and the full Death Master File (DMF). The results of the comparison were verified using both open-source and closed-source investigative tools. Once a reported death was verified, the account was terminated due to death, preventing further improper payments that could result in an overpayment. RS plans to continue this project in the next quarter.

| Accomplishments in Reducing Overpayment |                                                                                                                                                                                                                                                                             | Date   |
|-----------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------|
| 1                                       | RS reviewed over 14,300 reported deaths listed in the Do Not Pay (DNP) portal, drawing from five distinct death data sources. We identified 1,800+ accounts confirmed deceased (accounts subsequently dropped), preventing continued improper payments of over \$4,000,000. | Jun-26 |
| 2                                       | RS partnered with OCIO and took significant steps in its digital modernization efforts to develop the Disability Earnings Report and the FERS Annuity Supplement Earnings Report on RSO; the deployment further advances RS' modernization initiatives.                     | Jun-26 |
| 3                                       | RS, in partnership with OCFO and Treasury, have been accomplishing DNP onboarding program milestones, including; submission of Data Access Agreement and submission of Matching Notice to OMB.                                                                              | Jun-26 |

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| Goals towards Reducing Overpayments | Status   | ECD    | Recovery Method     | Brief Description of Plans to Recover Overpayments                                                                                                                                                                                                  | Brief Description of Actions Taken to Recover Overpayments                                                                                                                                             |
|-------------------------------------|----------|--------|---------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1                                   | On-Track | Sep-26 | 1 Recovery Activity | Retirement Services will continue to perform the existing actions which is to collect off-roll debt when the debtor is not on the annuity roll or their entitlement is insufficient to recover the debt on a reasonable recovery schedule.          | Off-roll debts were collected from debtors no longer on the annuity roll or their entitlement was insufficient to recover the debt on a reasonable recovery schedule.                                  |
|                                     |          |        | 2 Recovery Activity | Retirement Services will continue to perform the existing actions which is collect on-roll debts by withholding a portion of the debtors' monthly benefits until their entire debt is collected.                                                    | Overpayments were collected from debtors on the annuity roll by withholding a portion of the debtor's monthly benefit until the entire debt is paid.                                                   |
|                                     |          |        | 3 Recovery Activity | Retirement Services will continue to perform the existing actions which is to recoup improper payments from an annuitant's financial institution. We also plan to utilize the Department of Treasury's reclamation process to recover overpayments. | Continue to perform reclamations which are recovery actions to recoup improper payments from an annuitant's financial institution. OPM utilizes the U.S. Department of Treasury's reclamation process. |

| Amt(\$) | Root Cause of Overpayment                                                          | Root Cause Description                                                                                                                                                                                                                                                              | Mitigation Strategy                                                                                                                                                                    | Brief Description of Mitigation Strategy and Anticipated Impact                                                                                                                                                                                                       |
|---------|------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| \$265M  | Overpayments that occurred because of a Failure to Access Data/Information Needed. | OPM did not detect unauthorized dual benefits or overlapping payments between benefit paying agencies timely.                                                                                                                                                                       | Audit - process for assuring an organization's objectives of operational effectiveness, efficiency, reliable financial reporting, and compliance with laws, regulations, and policies. | OPM will conduct a FERS Annuity Supplement match to identify annuitants who have not reported qualified excess income (as defined by the SSA) while in receipt of the FERS annuity supplement and have exceeded the minimum level of earnings (MLE) set by the SSA.   |
|         |                                                                                    | RS needs to continue to audit individuals under the age of 60 who are in receipt of a disability annuity and whose earnings have been identified as near or exceeding the allowable 80 percent earnings limit.                                                                      | Audit - process for assuring an organization's objectives of operational effectiveness, efficiency, reliable financial reporting, and compliance with laws, regulations, and policies. | RS will conduct the Disability Earnings Match to identify annuitants under age 60 that are not entitled to their disability retirement due to exceeding their 80% earnings threshold. If a person meets the threshold, the disability annuity is terminated.          |
|         |                                                                                    | System limitations preventing OPM from expanding reporting in the root causes categories in OMB's A-136. However, we believe this OMB category is the closest to the root cause. "Overpayments exists when there is delayed reporting of death or sometimes no reporting of death." | Audit - process for assuring an organization's objectives of operational effectiveness, efficiency, reliable financial reporting, and compliance with laws, regulations, and policies. | RS will continue to conduct corrective actions aimed at reducing customers receiving payments after death. RS conducts matches to identify discrepancies between the annuity roll, Fiscal Services' DRCST and DNP. Collection actions are initiated for overpayments. |